

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

In re:

ADAM LEE RUSSELL
MELISSA DIANA RUSSELL
Debtor(s)

Case No. A09-69300-WLH

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Nancy Whaley, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/07/2009.
- 2) The plan was confirmed on 07/20/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/22/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/05/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,155.00.
- 10) Amount of unsecured claims discharged without payment: \$118,884.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,213.20
Less amount refunded to debtor	\$1,657.04

NET RECEIPTS: **\$34,556.16**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,475.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,688.14
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,163.14**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS	Secured	9,808.00	8,190.53	8,190.53	8,190.53	364.94
CAPITAL ONE BANK	Unsecured	19,667.00	19,845.77	19,845.77	3,488.29	0.00
EAST BAY FUNDING	Unsecured	4,556.00	5,470.10	5,470.10	961.48	0.00
EAST BAY FUNDING	Unsecured	15,698.00	18,694.55	18,694.55	3,285.94	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	27,679.00	30,135.46	30,135.46	5,296.91	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,471.00	11,943.48	11,943.48	2,099.31	0.00
FIRST NATIONAL BANK OF OMAHA	Unsecured	3,023.00	3,460.34	3,460.34	608.22	0.00
LAKES OF STONEGATE HOMEOWNE	Unsecured	630.00	1,460.47	1,460.47	256.71	0.00
LVNV FUNDING, LLC	Unsecured	12,949.00	13,951.30	13,951.30	2,452.22	0.00
LVNV FUNDING, LLC	Unsecured	16,923.00	19,277.84	19,277.84	3,388.47	0.00
REAL TIME RESOLUTIONS INC	Unsecured	0.00	0.00	0.00	0.00	0.00
MARRIOTT REWARDS	Unsecured	15,201.00	NA	NA	0.00	0.00
PIEDMONT CDS	Unsecured	438.00	NA	NA	0.00	0.00
PIEDMONT HOSPITAL	Unsecured	335.00	NA	NA	0.00	0.00
SIBLEY HEART CENTER CARDIOLOC	Unsecured	509.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,190.53	\$8,190.53	\$364.94
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,190.53	\$8,190.53	\$364.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$124,239.31	\$21,837.55	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,163.14</u>	
Disbursements to Creditors	<u>\$30,393.02</u>	
TOTAL DISBURSEMENTS :		<u>\$34,556.16</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/20/2014

By: /s/ Nancy Whaley

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

Case No. A09-69300-WLH

This is to certify that I have this day served the following with a copy of the foregoing Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

Debtor(s):

ADAM LEE RUSSELL
1307 FAIRRIDGE CIR SW
MARIETTA, GA 30008

Debtor(s):

MELISSA DIANA RUSSELL
2435 ANDERSON ESTATES COURT
MARIETTA, GA 30064

Attorney for the Debtor(s):

RODERICK H. MARTIN & ASSOC. PC
279 WASHINGTON AVENUE, NE
MARIETTA, GA 30060-1980

This the 20th day of November, 2014.

/s/ _____
Nancy J. Whaley
Standing Chapter 13 Trustee
State Bar No. 377941
303 Peachtree Center Avenue, NE
Suite 120
Atlanta, GA 30303
678-992-1201